

JORDAN: I've been thinking about getting health insurance. I know that when Joe was sick last year, you had a lot of medical bills. Do you have health insurance?

KAYLA: I sure do! I was so glad we had it. You may be able to get coverage through work. Kids under 26 years old can get insurance from their parent's policy. Or you can buy your own individual policy. That's what we did.



JORDAN: How does health insurance work?

KAYLA: You pay a monthly amount called a premium to an insurance company. Everyone in that plan pays, and the plan uses that money to pay for part of your doctor, hospital, or medicine costs. You still have to pay something, but not nearly as much as you would have without insurance. There is low or no cost coverage you may qualify for, too.



JORDAN: Does every plan cost the same?

KAYLA: No. Plans give you information before you sign up about how much they will pay, and how much you would have to pay when you get health care or need a prescription. Some plans cost less, but they don't pay as much. Some cost more but they pay for more of your health care costs.



JORDAN: So since I'm healthy, maybe I could get a plan with a lower premium?

KAYLA: Well, if you don't use a lot of services, you may want to get a plan with a lower monthly premium. If you stay healthy, you could save money. You have to decide. If you got really sick or injured, you would pay more out-of-pocket.

How Health Insurance Works



JORDAN: My husband has diabetes. Maybe having more coverage is worth the cost of a higher premium?



KAYLA: That's what you have to balance. Health insurance isn't just for if you are sick. It can help you stay healthy with preventive care like flu shots. With preventive services you can prevent illness or catch problems before they get really bad. Some preventive services are free.

For more information call 1-800-318-2596.
(TTY users should call 1-855-889-4325.)

www.HealthCare.gov



Jordan

Kayla